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TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>	Application Number	10/656,798	
	Filing Date	September 5, 2003	
	First Named Inventor	JONES, Peter	
	Group Art Unit	3624	
	Examiner Name	Not yet assigned	
Total Number of Pages in This Submission	10	Attorney Docket Number	G06.015

ENCLOSURES (check all that apply)		
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<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
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<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Status Letter
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual name	Kurt M. Maschoff
Signature	
Date	May 11, 2004

CERTIFICATE OF MAILING			
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on this date: May 11, 2004			
Type or printed name	Edith Martin		
Signature		Date	May 11, 2004

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: JONES et al.

Application Serial No.: 10/656,798

Filing Date: September 5, 2003

For: PAYMENT CARD PROCESSING
SYSTEM AND METHODS

)
)
) Group Art Unit: 3624

)
) Examiner: Not yet assigned

)
) **2nd SUPPLEMENTAL INFORMATION**
) **DISCLOSURE STATEMENT**

)
) Attorney Docket No.: G06.015

)
) Buckley, Maschoff & Talwalkar LLC
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) (203) 972-0006
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Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

2nd SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

Applicants submit herewith patents, publications or other information of which they are aware that they believe may be material to the examination of this application, and in respect of which, there may be a duty to disclose.

The filing of this information disclosure statement shall not be construed as a representation that a thorough search has been made, an admission that the information cited is, or is considered to be, material to patentability, or that no other material information exists. Nor shall the filing of this information disclosure statement be construed as an admission against interest in any manner.

This Information Disclosure Statement is filed in accordance with 37 CFR §§1.56, 1.97 and 1.98. The items listed on the accompanying Form PTO-1449 may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark Office in its examination of this application. The Examiner is respectfully requested to fully consider the items listed on the enclosed copy of Form PTO-1449 and to independently ascertain their teaching.

No fee is believed to be due under 37 CFR §1.17(p) for this Information Disclosure Statement since it is being filed prior to the mailing of a first office action on the merits. Moreover, the undersigned hereby certifies that each item of information contained in the Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application, not more than three months prior to the filing of the statement.

Respectfully submitted,



May 11, 2004
Date

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Substitute for form 1449A/PTO 2nd SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete if Known	
				Application Number	10/656,798
				Filing Date	September 5, 2003
				First Named Inventor	JONES, Peter
				Group Art Unit	3624
				Examiner Name	Not yet assigned
Sheet	2	of	2	Attorney Docket Number	G06.015

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No.¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T²
	1	"PCT Notification of Transmittal of the International Search Report or the Declaration", dated 04 May 2004 for PCT/US03/27929, 5pgs.	

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